

Respectfully submitted,
K.D. PHILLIPS LAW FIRM, PLLC

By: /s/ Kerri Phillips
Kerri Phillips
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ATTORNEY FOR PLAINTIFF

CERTIFICATE OF SERVICE

I certify that the true and correct copy of this document was sent to all counsel of record, hereunder listed via ECF Filing **on this the 1st day of December 2023.**

/s/ Kerri Phillips
Kerri Phillips, Esq.

Jeffrey Bartos
Guerrieri, Bartos, & Roma, P.C.
1900 M Street, NW, Suite 700
Washington, DC 20036
Tel: (202) 624-7400; Fax: (202) 624-7420
Email: jbartos@geclaw.com

Charlette Matts
In-House Counsel for APFA
1004 West Euless Blvd
Euless, TX 76040
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Cmatts@apfa.org

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Lake Dallas, TX 75065-1556
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IN THE UNITED STATES DISTRICT COURT
FOR THE NORTHERN DISTRICT OF TEXAS
FT.WORTH DIVISION

ROBERT (BOB) ROSS

Plaintiff,

V.

MCGAUGHEY, REBER AND
ASSOCIATES, INC., ASSOCIATION
OF PROFESSIONAL FLIGHT
ATTENDANTS, JULIE HEDRICK,
AND ERIK HARRIS
Defendants.

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Case No.

**AFFIDAVIT OF NENA MARTIN IN SUPPORT OF PLAINTIFF'S ORIGINAL
COMPLAINT AND MOTION TO VACATE**

BEFORE ME, the undersigned authority, on this day personally appeared Nena Martin, who being by me first duly sworn, did state:

1. "I am employed as a Flight Attendant working with American Airlines, Inc. and I served on the Board of Directors for the Association of Professional Flight Attendants, between April 2011 to January 2021. I am of sound mind and body to make this affidavit and have personal knowledge of the following facts:
 - a. I attended the Board of Director's meetings on October 27, 2020, and October 28, 2020, in which evidence from an accounting firm hired by APFA was presented off the record. Erik Harris presented spreadsheets he stated were the results of an accounting review that showed Robert "Bob" Ross owed for an overpayment made under his Transition Agreement in the amount of \$5,436.47

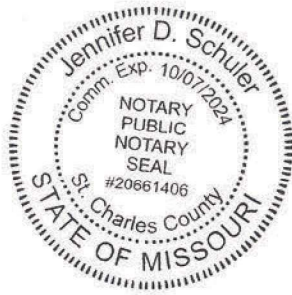
I was present at this meeting and reviewed all documents submitted and can attest to the true and correct findings of the Board of Directors at this time.

- b. I have not seen the Confidential Memorandum dated October 22, 2020, from Wood, Stephens & O'Neil, L.L.P ("Confidential Memorandum") and the Board of Directors were not presented this Confidential Memorandum at any formal APFA Board of Directors meeting or discussion with which I participated.
- c. I received an email from Erik Harris on November 25, 2020, with a letter attached. A true and correct copy of that letter is attached hereto and marked Exhibit B-1. This information was presented to me on or about October 27, 2020, with the other Board of Directors while discussing it off the record. No formal vote was ever made, no formal record ever taken. It was decided that APFA General Counsel, Margo Nikitas, would call and discuss the accounts with Mr. Ross to review the spreadsheet.
- d. I also attended the APFA Executive Committee meeting on December 1, 2020, where the Executive Committee reviewed the charges filed by Melissa Chinery-Burns and Sandra Lee against Robert "Bob" Ross. At this Executive Committee meeting, I had the opportunity to hear all arguments made against Robert Ross prior to the Executive Committee voting on whether the charges were timely, specific, and valid. The Confidential Memorandum dated October 22, 2020, from Wood, Stephens & O'Neil, L.L.P was never presented to the Executive Committee for review and consideration prior to voting on the charges."

FURTHER AFFIANT SAYETH NOT.


Nena Martin

SWORN AND SUBSCRIBED TO before me on this 18 day of April 2022.




Notary Public, State of Missouri

From: Erik Harris <eharris[REDACTED]>
Sent: Wednesday, November 25, 2020 9:58 AM
To: Base Presidents <BasePresidents[REDACTED]>; Executive Committee
<ExecutiveCommittee[REDACTED]g>
Cc: Margot Nikitas <MNikitas[REDACTED]>
Subject: Bob Ross' Overpayment

Hi all-

The attached letter was sent to Bob Ross yesterday in regards to the Overpayment of wages. I gave him a deadline of January 1, 2021 to cure the debt owed to APFA or to make payment arrangements.

As always, I will keep you all posted on the progress of collecting these funds.

Thanks,

Erik

--

Erik Harris *Pronouns: he, him, his*

National Treasurer

Association of Professional Flight Attendants
[REDACTED]

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It is not to be shared, forwarded or posted without the author's written consent.*

Exhibit B-1



**Association of Professional
Flight Attendants**

Representing the Flight Attendants of American Airlines

November 24, 2020

Via Email and Return Receipt Certified Mail #7019 1120 0000 0179 3144

Mr. Bob Ross
4701 Hayloft Ct
El Dorado Hills, CA 95762

RE: Overpayment of Wages

Dear Mr. Ross:

I am sending this letter to follow-up on our telephone conversation on November 10, 2020. During our call, we discussed the finding of the APFA Board of Directors that you were overpaid in the amount of \$5,436.47 in 2018. The Board's finding was based on the results of a review from an independent accounting firm which determined that the formula used to determine the daily rate for your sick and vacation payout was incorrect. (See Schedule C, enclosed).

On or before January 1, 2021, please remit payment (via check, money order, cashier's check, or credit card) to APFA in full or contact me to discuss payment arrangements.

Please contact me at 817.540.0108 or eharris@apfa.org with any questions or concerns. Thank you for your prompt cooperation.

Sincerely,

Erik Harris
National Treasurer

Enclosure

CC: APFA Board of Directors
APFA Executive Committee
Margot Nikitas, General Counsel

Exhibit B-1

1004 West Eulless Blvd • Eulless, Texas 76040

Tel: (817) 540-0108 • Fax: (817) 540-2077 • www.apfa.org



APFA VII.-000005

Appendix 3

A

Bob Ross - National President Pay

116 hours paid monthly at the highest purser pay including international override, per the policy manual.

* Maximum flight attendant pay	60.13		
Purser Pay	7.50		
International pay	3.75		
	<u>71.38</u>	116 hours	8,280.08

Bi-monthly pay 4/1/16 - 12/31/16	4,140.04
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** Maximum flight attendant pay	61.33		
Purser Pay	7.50		
International pay	3.75		
	<u>72.58</u>	116 hours	8,419.28

Bi-monthly pay - 1/1/17 - 5/1/17	4,209.64
----------------------------------	----------

101,031.36	Annual salary
276.80	Daily rate for sick and vacation

*** Maximum flight attendant pay	64.96		
Purser Pay	7.50		
International pay	3.75		
	<u>76.21</u>	116 hours	8,840.36

Bi-monthly pay - 5/2/17 - 12/31/17	4,420.18
------------------------------------	----------

106,084.32	Annual salary
290.64	Daily rate for sick and vacation

**** Maximum flight attendant pay	66.26		
Purser Pay	7.50		
International pay	3.75		
	<u>77.51</u>	116 hours	8,991.16

Bi-monthly pay - 1/1/18 - 7/31/18	4,495.58
-----------------------------------	----------

107,893.92	Annual salary
295.60	Daily rate for sick and vacation

* Pay rates effective 4/1/16

** Pay rates effective 1/1/17 - 5/1/17

*** Pay rates effective 5/2/17 - 12/31/17 (1.6% Increase)

**** Pay rates effective 1/1/18 - 7/31/18

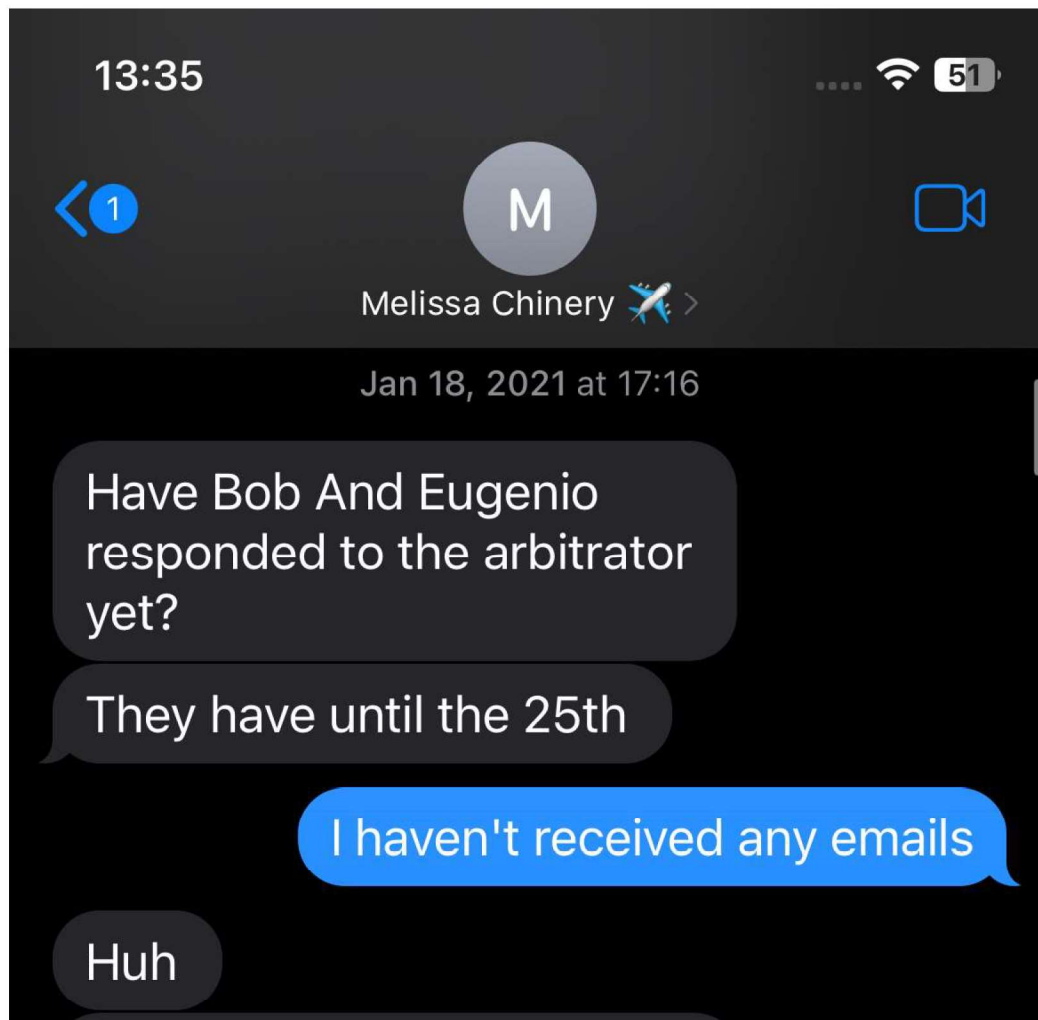
Exhibit B-1

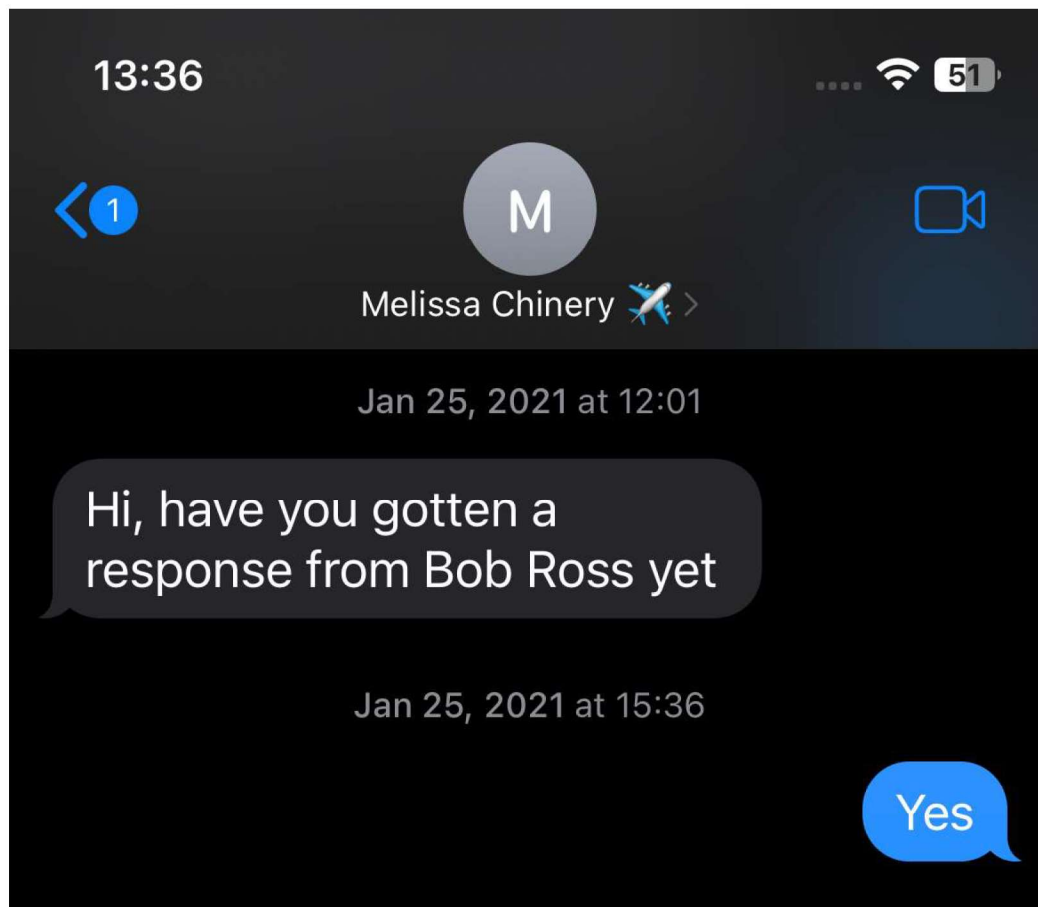
National Officer:				Bob Ross				B	
	Annual Salary	Daily amount (divide by 365)	Eligible Days to pay	Payment					
Profit Sharing - 2016				2,652.22	(paid 3/10/17)				
Vacation Pay - 2017	\$ 101,031.36	276.80	14	3,875.20	(paid 3/31/17)				
Sick Pay - 2017	\$ 101,031.36	276.80	12	3,321.60	(paid 3/31/17)				
Retro - Wage Arbitration Award 1.6%				918.72	(paid 6/1/17)				
Triple Play Grand Slam				300.00	(paid 7/6/17)				
Grand slam				150.00	(paid 1/25/18)				
(Additional \$50 grand slam paid on 2/15/18 salary check)									
2071 Profit Sharing				2,458.19	(paid 3/9/18)				
Vacation & Sick Pay - 2017 - (adjustment paid in 2018)				968.76	(paid 3/29/2018)				
Vacation Pay - 2017 (remaining unused days per agreement)	\$ 114,632.67	314.06	17	5,339.02	(paid 3/29/2018)				
Vacation Pay - 2018 (remaining unused days per agreement)	\$ 122,121.70	334.58	29	9,702.82	(paid 3/29/2018)				
	(Paid in two checks in the amount of \$4,851.41 each)								
Sick Pay - 2018	\$ 122,121.69	334.58	12	4,014.96	(paid 3/29/2018)				
End of Term Payout - 2017 (January 1 - December 31, 2017)	\$ 118,046.02	324.58	35	11,710.30	(paid 3/29/2018)				
	(Paid in two checks in the amount of \$3,903.43 each and one for \$3,903.44)								
End of Term Payout - 2018 (January 1 - July 31, 2018)	\$ 118,046.02	324.58	20.44	6,838.82	(paid 3/29/2018)				
	(Paid in two checks in the amount of \$3,419.41 each)								
Profit sharing 2018				1,403.99	(paid 3/8/19)				

Exhibit B-1

National Officer:	Bob Ross	Overpayment Calculation						
		Annual Salary	Daily amount (divide by 365)	Eligible Days to pay	Payment			
Vacation Pay - 2017								
	Original amount	\$ 101,031.36	276.80	14	\$ 3,875.20	OK (paid 3/31/17)		
				Overpayment	\$ -	\$ -		
Sick Pay - 2017								
	Original amount	\$ 101,031.36	276.80	12	\$ 3,321.60	OK (paid 3/31/17)		
				Overpayment	\$ -	\$ -		
Vacation & Sick Pay - 2017 - (adjustment paid in 2018....all paid in error)								
				Overpayment	\$ 968.76	\$ 968.76		
Vacation Pay - 2017 (remaining unused days per agreement)								
	Original amount - paid in error (a)	\$ 114,632.67	314.06	17	\$ 5,339.02	(paid 3/29/2018)		
	Correct calculation amount	\$ 101,031.36	276.80	17	\$ 4,705.60			
				Overpayment	\$ 633.42	\$ 633.42		
Vacation Pay - 2018 (remaining unused days per agreement)								
	Original amount - paid in error (a)	\$ 122,121.70	334.58	29	\$ 9,702.82	(paid 3/29/2018)		
	Correct calculation amount	\$ 107,893.92	295.60	29	\$ 8,572.40			
				Overpayment	\$ 1,130.42	\$ 1,130.42		
Sick Pay - 2018								
	Original amount - paid in error (a)	\$ 122,121.69	334.58	12	\$ 4,014.96	(paid 3/29/2018)		
	Correct calculation amount	\$ 107,893.92	295.60	12	\$ 3,547.20			
				Overpayment	\$ 467.76	\$ 467.76		
End of term payout - 2017 (January 1 - December 31, 2017)								
	Original amount - paid in error (a)	\$ 118,046.02	334.58	35	\$ 11,710.30	(paid 3/29/2018)		
	Correct calculation amount	\$ 107,893.92	295.60	35	\$ 10,346.00			
				Overpayment	\$ 1,364.30	\$ 1,364.30		

Exhibit B-1





**From: "John Nikides" </
O=EXCHANGELABS/
OU=EXCHANGE
ADMINISTRATIVE GROUP
(FYDIBOHF23SPDLT)/
CN=RECIPIENTS/CN=JOHN
NIKIDES>**

Subject: Re:

Date: Nov 28, 2021 at 11:34:36 AM

Hi, Melissa...

This effort by Mr. Ross to insert company authority into an internal union process in order to silence and avenge a member was clearly meant to eviscerate your rights as an APFA member, and this cannot be ignored by the Board of Directors.

Mr, Ross's repeated threats to those of us who dare question anything related to his monies owed...and related issues... as well as his temper tantrums; rants; shouting and name-calling...are all well-known within APFA, but have been largely ignored.

The revelation of this latest travesty is

just too much to ignore.

The silence by the majority of the BOD to this point on any outstanding issue related to Bob Ross has seemingly led him to believe that he can do as he pleases. This cannot be allowed to continue.

I have repeatedly asked questions...on

Board calls and in meetings...related to:

- 1. the overpayment;**
- 2. a pending lawsuit relative to that overpayment;**
- 3. excessive contributions by the Association to his APFA 401K while in office.**

Rather than providing proof in the form

of factual evidence which might otherwise verify his self-professed innocence, Mr. Ross has attempted to simply erase his debts via the use of threats; by endeavoring to squash all discussion through obstreperous behavior and now...by apparently running to the company for protection.

John Nikides

APFA LAX Base President

Sent from my iPad

On Nov 27, 2021, at 4:54 PM,
melchinery@aol.com wrote:

Dear APFA Board of Directors:

At our recently concluded Article VII hearing SFO base president Bob Ross testified he had turned in Sandra Lee and myself to American Airlines management for our work in exposing his theft of APFA property and funds. As a base president and a member of your

board of directors, it is highly improper for Mr Ross to involve the Company in our union business. As a body. what steps are you willing to take against one of your members who is retaliating against members who are trying to rid this organization of corruption?

At the hearing, Mr Ross admitted to having a rental car which was used by him and his wife. This is not just a

violation of policy but constitutes theft of union resources in the amount of thousands of dollars. It was also established that Bob Ross took Laura Gladding's and Marcus Gluth's furniture. It is time for the APFA Board of Directors to take action to police your own members. Each one of you, as the highest body of this organization have an obligation to safeguard union funds. Yet for years. many on the board have

turned a blind eye to corruption, content to sweep this under the rug. It is time for the APFA board to step up and address these longstanding issues.

Sincerely,

Melissa Chinery
Sandra Lee

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From: Bob 2 <Redacted by Plaintiff>
Date: Tuesday, March 9, 2021 at 8:13 AM
To: Tim Schwartz <Redacted by Plaintiff>, Amber De Roxtra <Redacted by Plaintiff>, Randy Trautman <Redacted by Plaintiff>, John Nikides <Redacted by Plaintiff>, Mischel Babi <Redacted by Plaintiff>, John Pennel <Redacted by Plaintiff>, Scott Hazlewood <shazlewood@apfa.org>, Robert Norvell <Redacted by Plaintiff>, Kim Kaswinkel <Redacted by Plaintiff>, Amy Milenkovic <Redacted by Plaintiff>, Susan Wroble <Redacted by Plaintiff>
Cc: National President <Redacted by Plaintiff>, National Treasurer <Redacted by Plaintiff>, Larry Salas <Redacted by Plaintiff>, National Secretary <Redacted by Plaintiff>, Margot Nikitas <Redacted by Plaintiff>
Subject: Letter the Board

Base Presidents,

In response to yesterday's Treasurers Report, I have on several occasions, attempted to contact the Collection agency with the information given to me by Erik Harris, Diversified Credit Systems. After several attempts to contact this agency, I was told they do not have any account in my name or from APFA in my name.

I am requesting that my account be withdrawn from any collections agency and any negative reporting to credit agencies be reversed as evidence of good will until all facts and/or an affordable payment plan can be established. I would like access to records to confirm I was paid per our resignation agreement, any balance be agreed to by both parties and a proper and affordable payment plan be established to make APFA whole. I believe this is not asking too much but is all I've been asking for since this all started.

It is import for the BOD to know I had nothing to do with the method or calculations used in my unused sick and vacation days and would have preferred this issue have been addressed when the other Officers were notified. I was told by Craig Gunter, the former APFA National Treasurer and the former APFA attorney Mark Richard, well over a year ago, that my calculations were correct.

At no time have I ever stated that I "refuse" to pay or reimburse APFA, as has been stated. I did not address this on the record yesterday as that would violate my privacy and my family personal interests. I am asking the BOD to work with me on this issue as there is only now policy and was no such policy for sending incidents like this to collections with only 30 day notice without hearing the member's disputes and without full knowledge of facts in the case.

I would also like to applaud and support Erik Harris' effort to rectify APFA's financial situation, considering the state of financial devastation he walked into. I am asking the BOD's support in rectifying any misunderstandings and allow us to work out an equitable payment plan based on all known facts and calculations. I would also like to set up a meeting with Erik Harris and APFA Legal Counsel, Margot Nikitas to review the calculations on my monies owed.

In Unity,

Bob Ross

Bob Ross
SFO Base President-Elect

Association of Professional Flight Attendants (APFA)
Representing the Flight Attendants of American Airlines

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Virus-free. www.avast.com

diversifiedcredit Redacted by Plaintiff

From: Tom Reber <diversifiedcredit@diversifiedcredit.com> Redacted by Plaintiff
Sent: Wednesday, April 14, 2021 11:55 AM
To: 'Erik Harris'
Subject: RE: Letter the Board

Hi Erik,

Our supervisor talked to Mr. Ross. He is stating he's on the board of A.P.F.A.? Also, he said that he did not receive our letter with the dispute verification. He now lives in California. When we talked to him previously he verified his address. Our supervisor updated his address information and we are re-sending the information. He stated that he is trying to refinance his home. It sounds like he may pay the account but it seems he may be stalling as well.

We will keep on top of the account.

Thanks,

Tom

Thomas L. Reber
VP of Operations



DIVERSIFIED CREDIT SYSTEMS
PO Box 3424
Longview, TX 75606

(800) 256-3838 National
(903) 753-1215 Fax
www.dcscollect.com

From: Erik Harris <Erik.Harris@apfa.org> Redacted by Plaintiff
Sent: Tuesday, April 13, 2021 4:00 PM
To: Tom Reber <diversifiedcredit@diversifiedcredit.com> Redacted by Plaintiff
Subject: Re: Letter the Board

Hi Tom,

Any updates from Mr. Ross? Would you mind just sending me a note when he does correspond, that way I won't keep bugging you.

Thanks,

Erik

Erik Harris *Pronouns: he, him, his*
National Treasurer
Association of Professional Flight Attendants
Redacted by Plaintiff
The content of this email is intended solely for the recipient(s).



From: Tom Reber <[diversifiedcredit](#)> Redacted by Plaintiff
Date: Tuesday, March 9, 2021 at 2:05 PM
To: Erik Harris <[eharris](#)> Redacted by Plaintiff
Subject: RE: Letter the Board

Thanks Erik,

We've updated his file with the phone numbers and forwarded it to a collector to call him.

Thanks,

Tom



Redacted by Plaintiff

From: Erik Harris <[eharris@](#)>
Sent: Tuesday, March 9, 2021 1:30 PM
To: Tom Reber <[diversifiedcredi](#)> Redacted by Plaintiff
Subject: Re: Letter the Board

Thanks for the update Tom. The phone numbers I have for Bob is (916) 284-2402 and (817) 983-4646.

Much appreciated!

Erik Harris *Pronouns: he, him, his*
National Treasurer
Association of Professional Flight Attendants
Office Redacted by Plaintiff

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It is not to be shared, forwarded or posted without the author's written consent.*



From: Tom Reber <[diversifiedcred](#)> Redacted by Plaintiff
Date: Tuesday, March 9, 2021 at 9:26 AM
To: Erik Harris <[eharris](#)> Redacted by Plaintiff
Subject: RE: Letter the Board

Hi Erik,

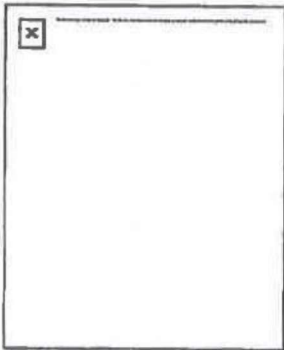
We do have Mr. Ross in our system and our notes do not reflect that he has contacted our office. Our phones are answered by a live person Monday-Thursday from 8:30 a.m. to 8:00 p.m. and Friday from 8:30 a.m. to 5:00 p.m. Voicemails that are left after hours are checked daily and distributed to collectors for callbacks. We do not have a phone number for Mr. Ross but have sent him letters.

Redacted by Plaintiff

He can reach us at (800

Thanks,

Tom



Redacted by Plaintiff

From: Erik Harris <eharris@

Sent: Tuesday, March 9, 2021 8:50 AM

To: Tom Reber <diversifiedcredit@

Redacted by Plaintiff

Subject: FW: Letter the Board

Hi Tom,

I received the following message from Bob Ross regarding his account. Do you have any record of him contacting your office? He claims he has made several attempts to reach you and is now disputing the debts on that basis. Additionally, he claims that it has already hit his credit report which can't be true because you told me it doesn't hit his credit until after 60 days.

I need to brief the Board of Directors so they know how best to respond to this email.

Thanks,

Erik

--

Erik Harris *Pronouns: he, him, his*

National Treasurer

Association of Professional Flight Attendants

Office Redacted by Plaintiff

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It is not to be shared, forwarded or posted without the author's written consent.*



From: Bob 2 <bobrossapf Redacted by Plaintiff
Date: Tuesday, March 9, 2021 at 8:13 AM
To: Tim Schwartz <tschwartz Redacted by Plaintiff>, Amber De Roxtra <aderoxtra Redacted by Plaintiff>, Randy Trautman <rtrautman@ Redacted by Plaintiff>, John Nikides <jnikide Redacted by Plaintiff>, Mischel Babi <mbabi@apfa.org>, John Pennel <jpennel Redacted by Plaintiff>, Scott Hazlewood <shazlewood@apfa.org>, Robert Morvelli <rmorvell Redacted by Plaintiff>, Kim Kaswinkel <kkaswinkel@ Redacted by Plaintiff>, Amy Milenkovic <amilenkov Redacted by Plaintiff>, Susan Wroble <swroble@ Redacted by Plaintiff>
Cc: National President <president Redacted by Plaintiff>, National Treasurer <treasurer Redacted by Plaintiff>, Larry Salas <lsala Redacted by Plaintiff>, National Secretary <secretar Redacted by Plaintiff>, Margot Nikitas <MNikitas Redacted by Plaintiff>
Subject: Letter the Board

Base Presidents,

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I am requesting that my account be withdrawn from any collections agency and any negative reporting to credit agencies be reversed as evidence of good will until all facts and/or an affordable payment plan can be established. I would like access to records to confirm I was paid per our resignation agreement, any balance be agreed to by both parties and a proper and affordable payment plan be established to make APFA whole. I believe this is not asking too much but is all I've been asking for since this all started.

It is import for the BOD to know I had nothing to do with the method or calculations used in my unused sick and vacation days and would have preferred this issue have been addressed when the other Officers were notified. I was told by Craig Gunter, the former APFA National Treasurer and the former APFA attorney Mark Richard, well over a year ago, that my calculations were correct.

At no time have I ever stated that I "refuse" to pay or reimburse APFA, as has been stated. I did not address this on the record yesterday as that would violate my privacy and my family personal interests. I am asking the BOD to work with me on this issue as there is only now policy and was no such policy for sending incidents like this to collections with only 30 day notice without hearing the member's disputes and without full knowledge of facts in the case.

I would also like to applaud and support Erik Harris' effort to rectify APFA's financial situation, considering the state of financial devastation he walked into. I am asking the BOD's support in rectifying any misunderstandings and allow us to work out an equitable payment plan based on all known facts and calculations. I would also like to set up a meeting with Erik Harris and APFA Legal Counsel, Margot Nikitas to review the calculations on my monies owed.

In Unity,

Bob Ross

Bob Ross
 SFO Base President-Elect

Association of Professional Flight Attendants (APFA)
 Representing the Flight Attendants of American Airlines

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Virus-free. www.avast.com

Redacted by Plaintiff

diversifiedcredit

From: Tom Reber <diversifiedcred
Sent: Monday, March 1, 2021 11:32 AM
To: 'Erik Harris'
Subject: RE: New Account Placement

Redacted by Plaintiff

Hi Erik,

I'll be sure to copy you on the status report each month. If you have any questions on statuses you're not sure of, I'll be more than happy to explain what they mean. Let me know which ones you need clarification on.

Hope you had a great weekend.

Tom

Thomas L. Reber
VP of Operations



DIVERSIFIED CREDIT SYSTEMS
PO Box 3424
Longview, TX 75606

(800) 258-3838 National
(803) 753-1215 Fax
www.dcscollect.com

From: Erik Harris <eharris> Redacted by Plaintiff
Sent: Saturday, February 27, 2021 1:40 PM
To: Tom Reber <diversifiedcred> Redacted by Plaintiff
Subject: Re: New Account Placement

Hey Tom-

This is awesome! Would you mind copying me in on these status updates going forward? Also, do you have a list of what all the status codes mean in the process? I can see in the status description but I don't know exactly what each one mean. Some are very clear and self explanatory but some I'm not sure.

Thanks,

Erik

Erik Harris *Pronouns: he, him, his*

National Treasurer
Association of Professional Flight Attendants

Redacted by Plaintiff

It is not to be shared, forwarded or posted without the author's written consent.

Debtor 003116136 Name ROSS, BOB Phone Redacted by Plaintiff Coll: 01-0200
 Strategy 52 Step 10 Status ATA Original \$5,436.47 Current \$5,436.47 Paid \$0.00 Paid in Full? No

Name: ROSS, BOB Is mail return? No Seen Since last NBIZ or NEWCOL? No
 Addr1 Redacted by Plaintiff Has AS window? No Don't call work: No
 Addr2 With Attorney? No Don't write work: No
 Addr3 With Forwarder? No Don't call home: No
 C/S/Z: Is a precoll? No

AI - ADDITIONAL INFO

Ad Inf: MBA/SAP

MI - Miscellaneous Info

Misc1: THIS IS FOR OVERPAYMENT OF

Misc2: WAGES

More:

More: PER CL DBTR IS VERY AGGRESSIVE

OrgCli: AND TENDS TO FABRICATE

NI - Numeric Identity

SSN: Redacted by Plaintiff

D.O.B.:

DrvLic:

More:

More:

ANOTHER # Redacted by Plaintiff

OA - OLD ADDRESS

OLD ST: Redacted by Plaintiff

OLD CT:

MISC :

MISC :

MISC :

Debt 001 Client 01-008235 Cli Ref 3116136/001210129 For RCVD 01/29/21 Batch 10-304
 Atty \$0.00 Agcy \$0.00 Fee 0030 Paid \$0.00 DLP 00/00/00 Cli_DLC 01/29/21 Cli_DLP 00/00/00
 Last Interest 00/00/00 Credit Bureau Status: Closed Orig Reported 04/29/21 Last reported 04/28/22
 Serv 00 PMTH 00 Balance Paid Cancel? No
 Principal: \$5,436.47 \$0.00 PIF 1 payment? No
 Bounced Check Fee: \$0.00 \$0.00 Old Account? No
 Interest: \$0.00 \$0.00 Reinstated? No
 Court Charges: \$0.00 \$0.00 Returned how?
 Collection Charge: \$0.00 \$0.00 Ever Mail Ret? No
 Equipment Charges: \$0.00 \$0.00 Legal Status - None

Contact History:

AC/RE	SEQ	CONTACT	TIME	USER	COLLECTOR	A	QUE	DATE	AMOUNT	COMMENTS
Se/en	000	04/12/23	10:52	TLR		2	00/00/00		\$0.00	
Se/en	000	04/12/23	10:08	TLR		2	00/00/00		\$0.00	
Se/en	000	04/11/23	10:51	TLR		2	00/00/00		\$0.00	
Se/en	000	04/04/23	11:01	TLR		2	00/00/00		\$0.00	
Se/en	000	03/27/23	10:56	TLR		2	00/00/00		\$0.00	
Se/en	000	06/27/22	11:42	TLR		2	00/00/00		\$0.00	
Se/en	000	06/14/22	10:02	ABE		2	00/00/00		\$0.00	
Se/en	000	06/13/22	13:12	TLR		2	00/00/00		\$0.00	
Se/en	000	06/09/22	15:13	TLR		2	00/00/00		\$0.00	
Se/en	000	06/09/22	15:00	ABE		2	00/00/00		\$0.00	
Se/en	000	06/09/22	14:54	TLR		2	00/00/00		\$0.00	
Ch/Sg	000	06/09/22	13:47	TLR		2	00/00/00		\$0.00	136/12
Ch/St	000	06/09/22	13:47	TLR		2	00/00/00		\$0.00	ACT New:ATA
Se/en	000	06/02/22	18:05	TLR		2	00/00/00		\$0.00	
Se/en	000	06/02/22	14:23	LRW		1	00/00/00		\$0.00	
Se/en	000	06/01/22	11:47	TLR		2	00/00/00		\$0.00	
Ch/Cb	001	04/28/22	10:14	TLR		2	00/00/00		\$0.00	REPORTED
Se/en	000	03/24/22	11:55	TLR		2	00/00/00		\$0.00	
CO/	000	03/01/22	08:54	TLR		2	00/00/00		\$0.00	MIKE RAKE ATTY IS HANDLING. SUIT HAS BEEN FILED
Ch/Co	000	03/01/22	08:54	TLR		2	00/00/00		\$0.00	01-0145
Se/en	000	01/20/22	10:00	LRW		1	00/00/00		\$0.00	
Se/en	000	11/24/21	18:05	LRW		1	00/00/00		\$0.00	
CO/	000	11/02/21	12:53	TLR		2	00/00/00		\$0.00	MIKE RAKE ATTY IS HANDLING ACCOUNT
Se/en	000	11/01/21	15:00	TLR		2	00/00/00		\$0.00	
Se/en	000	10/27/21	14:36	LRW		2	00/00/00		\$0.00	
Ch/Cb	001	10/27/21	13:19	TLR		1	00/00/00		\$0.00	REPORTED
Se/en	000	10/27/21	11:50	TLR		1	00/00/00		\$0.00	
TR/LM	000	10/27/21	11:47	LRW		2	00/00/00		\$0.00	
RL/GI	000	10/27/21	11:47	LRW		2	00/00/00		\$0.00	TEXT FROM TOM- CALL BOB ROSS
Se/en	000	10/27/21	11:44	TLR		2	00/00/00		\$0.00	

Se/en	000	08/23/21	15:27	TLR	01-0145	2	00/00/00	\$0.00	
PO/GI	000	08/28/21	10:54	LRW		1	00/00/00	\$0.00	TOM SAYS NO DO NOT CALL
PO/GI	000	08/28/21	10:51	LRW		6	00/00/00	\$0.00	SENT TEXT TO TOM TO SEE IF OK TO CALL
Se/en	000	08/25/21	15:42	TLR		2	00/00/00	\$0.00	
TR/TT	000	08/23/21	14:02	LRW		R	00/00/00	\$0.00	DBTR SAYS APFA WILL NOT DISCU SS THIS BAL , CANNOT PAY UNTIL HE IS ABLE TO TALK TO APFA. WANTS TO TALK TO APFA
TR/LM	000	08/23/21	11:02	LRW		1	00/00/00	\$0.00	
TR/LM	000	08/20/21	10:55	LRW		1	00/00/00	\$0.00	
TR/LM	000	08/20/21	10:54	LRW		1	00/00/00	\$0.00	
TR/LM	000	08/19/21	17:51	LRW		2	00/00/00	\$0.00	
RM/	000	08/19/21	17:50	LRW	01-0145	2	08/23/21	\$0.00	CALL HIM
TR/LM	000	08/19/21	17:50	LRW		2	00/00/00	\$0.00	
TR/LM	000	08/18/21	12:36	LRW		R	00/00/00	\$0.00	
TR/LM	000	08/18/21	12:33	LRW		R	00/00/00	\$0.00	
RM/	000	08/17/21	18:09	LRW	01-0145	2	08/18/21	\$0.00	
TR/LM	000	08/17/21	18:09	LRW		2	00/00/00	\$0.00	
TR/LM	000	08/17/21	15:22	LRW		2	00/00/00	\$0.00	
Se/en	000	08/17/21	15:20	TLR		2	00/00/00	\$0.00	
Se/en	000	08/17/21	11:04	TLR		2	00/00/00	\$0.00	
Ch/Sg	000	08/17/21	10:03	TLR		2	00/00/00	\$0.00	166/4
Ch/St	000	08/17/21	10:03	TLR		2	00/00/00	\$0.00	DIB New:ACT
Se/en	000	07/09/21	13:40	TLR		2	00/00/00	\$0.00	
Se/en	000	06/30/21	13:37	TLR		2	00/00/00	\$0.00	
Se/en	000	06/29/21	17:30	TLR		2	00/00/00	\$0.00	
Ch/CD	001	06/25/21	11:41	AEE		1	00/00/00	\$0.00	07/31/2018
Se/en	000	05/26/21	11:37	TLR		2	00/00/00	\$0.00	
TR/LM	000	05/25/21	10:20	LRW		2	00/00/00	\$0.00	PER TOM TO DO SO
PO/GI	000	05/25/21	10:19	LRW		2	00/00/00	\$0.00	PER TOM TO CALL HIM
Se/en	000	05/25/21	09:37	LRW		2	00/00/00	\$0.00	
Se/en	000	04/15/21	08:53	AEE		3	00/00/00	\$0.00	
CO/	000	04/14/21	13:48	AEE		1	00/00/00	\$0.00	MAILED ITM AND DIB CERTIFIED TO UPDATED ADDRESS
LS/	000	04/14/21	13:41	AEE			00/00/00	\$0.00	#45 DISPUTE
RC/TT	000	04/14/21	13:08	LRW		3	00/00/00	\$0.00	DBR WANTS TOM # . SAYS THEY F ORWARDED TOM EMAIL TO HIM. HE IS NOT HAPPY. SAYS THIS MA DE HIM LOOK BAD ABOUT REFI AND HE IS STALLING WRITTEN IN LTR
TR/TT	000	04/14/21	11:57	LRW		R	00/00/00	\$0.00	DBTR IS NOT HAPPY SAYS CL HAS BEEN SENDING STATEMENTS TO CA ADDY AND WE SHOULD HAVEGOTTEN NEW ADDY WHEN SENT TO US
TR/TT	000	04/14/21	11:55	LRW		R	00/00/00	\$0.00	DBTR SAYS HE IS ON THE BOARD OF APFA . SAYS HE IS REFI SAYS HE WILL PROVE THIS IS NO T DUE . THEY ARE TRYING TO GET HIM OFF THE BOARD .HMM
TR/TT	000	04/14/21	11:49	LRW		R	00/00/00	\$0.00	DBTR GOT NEW ADDY SAYS CL HAS BEEN SENDING STATEMENTS TO HIM IN CA.. TOLD HIM I WOULD GET INFO MAILED TO NEW ADDY IN CA TOM SAYS EMAIL AMIE
Ch/A1	000	04/14/21	11:36	LRW		R	00/00/00	\$0.00	Redacted by Plaintiff, IOUTH LAKE TX 76092
RM/	000	04/13/21	16:32	LRW	01-0145	3	04/14/21	\$0.00	
Se/en	000	04/13/21	16:32	TLR		1	00/00/00	\$0.00	
TR/LM	000	04/13/21	16:27	LRW		R	00/00/00	\$0.00	
CO/	000	04/13/21	16:25	TLR		2	00/00/00	\$0.00	THIS COLLECTED
RM/	000	04/13/21	16:25	TLR	01-0145	2	04/13/21	\$0.00	CLIENT IS ASKING ABOUT THIS DBTR. HE DISPUTED AND WE SENT ITM AND DISPUTE RESPONSE. CALL HIM BUT BE VERY NICE AND SEE WHERE WE ARE SITTING ON GETTIN
Se/en	000	04/02/21	09:35	TLR		2	00/00/00	\$0.00	
LS/	000	03/09/21	23:08	SCHD			00/00/00	\$0.00	#50 DISPUTE FORM
Se/en	000	03/09/21	16:51	AEE		1	00/00/00	\$0.00	
LS/	000	03/09/21	16:51	AEE			00/00/00	\$0.00	#45 DISPUTE
Se/en	000	03/09/21	15:59	AEE		1	00/00/00	\$0.00	
Ch/Sg	000	03/09/21	15:43	AEE		1	00/00/00	\$0.00	33/3
Ch/St	000	03/09/21	15:43	AEE		1	00/00/00	\$0.00	ACT New:DIB
Ch/Cb	001	03/09/21	15:43	AEE		1	00/00/00	\$0.00	UNDISPUTED
CO/	000	03/09/21	15:43	AEE		1	00/00/00	\$0.00	DIB PER COLLECTOR
TR/TT	000	03/09/21	14:51	LRW		R	00/00/00	\$0.00	DBTR IS DISPUTING BAL TOLD HI M HE WOULD GET STATEMENT AND H E WOULD HAVE TO CALL ME TO RES OVE AFTER RECV STATEMENT
TR/TT	000	03/09/21	14:45	LRW		R	00/00/00	\$0.00	DBTR IS STRAPPED FOR MONEY
TR/TT	000	03/09/21	14:43	LRW		R	00/00/00	\$0.00	DBTR IS DISPUTING THAT THE B AL SHOULD BE LOWER. THEY RECVD LTR SHOWING IT WAS SENT HEREW
RM/	000	03/09/21	14:02	AEE	01-0145	2	03/09/21	\$0.00	ADDED 2 PH#S, ONE IS IN AI WINDOW

Ch/Co	000	03/03/21	09:22	TLR	2	00/00/00	\$0.00	01-0125
LS/	000	03/01/21	00:17	SCHD		00/00/00	\$0.00	#2 CREDIT NOTICE
Se/en	000	02/27/21	09:06	TLR	1	00/00/00	\$0.00	
LS/	000	01/29/21	23:29	SCHD		00/00/00	\$0.00	#114 FIRST DEMAND

Name: ROSS,BOB Is mail return? No Seen Since last NBIZ or NEWCOL? No
Addr1 Redacted by Plaintiff Has AS window? No Don't call work: No
Addr2 With Attorney? No Don't write work: No
Addr3 With Forwarder? No Don't call home: No
C/S/Z: EL DORADO HILLSCA 95762 Is a precoll? No

AI - ADDITIONAL INFO

Ad Inf: MEA/SAF

MI - Miscellaneous Info

Misc1: THIS IS FOR OVERPAYMENT OF

Misc2: WAGES

More:

More: PER CL DBTR IS VERY AGGRESSIVE

OrgCli: AND TENDS TO FABRICATE

NI - Numeric Identity

SSN: Redacted by Plaintiff

D.O.B.:

DrvLic:

More:

More:

Redacted by Plaintiff
ANOTHER #

OA - OLD ADDRESS

OLD ST: Redacted by Plaintiff

OLD CT: EL DORADO HILLS, CA 95762

MISC :

MISC :

MISC :

Debt 001 Client 01-008235 Cli Ref 3116136/001210129 For

RCVD 01/29/21 Batch 10-304

Atty \$0.00 Agcy \$0.00 Fee 0030 Paid \$0.00 DLP 00/00/00 Cli_DLC 01/29/21 Cli_DLP 00/00/00

Last Interest 00/00/00 Credit Bureau Status: Closed

Orig Reported 04/29/21 Last reported 04/28/22

Serv 00 PMTH 00 Balance Paid Cancel? No

Comments on Debt:

Principal: \$5,436.47 \$0.00 PIF 1 payment? No

Bounced Check Fee: \$0.00 \$0.00 Old Account? No

Interest: \$0.00 \$0.00 Reinstated? No

Court Charges: \$0.00 \$0.00 Returned how?

Collection Charge: \$0.00 \$0.00 Ever Mail Ret? No

Equipment Charges: \$0.00 \$0.00 Legal Status - None

Contact History:

AC/RE SEQ	CONTACT	TIME	USER	COLLECTOR	A	QUE	DATE	AMOUNT	COMMENTS
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Se/en	000	04/12/23	10:52	TLR	2	00/00/00	\$0.00		
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Se/en	000	04/12/23	10:08	TLR	2	00/00/00	\$0.00		
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Se/en	000	04/11/23	10:51	TLR	2	00/00/00	\$0.00		
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Se/en	000	04/04/23	13:01	TLR	2	00/00/00	\$0.00		
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Se/en	000	03/27/23	10:56	TLR	2	00/00/00	\$0.00		
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Se/en	000	06/27/22	11:42	TLR	2	00/00/00	\$0.00		
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Se/en	000	06/14/22	10:02	AEE	2	00/00/00	\$0.00		
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Se/en	000	06/13/22	13:12	TLR	2	00/00/00	\$0.00		
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Se/en	000	06/09/22	15:13	TLR	2	00/00/00	\$0.00		
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Se/en	000	06/09/22	15:00	AEE	2	00/00/00	\$0.00		
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Se/en	000	06/09/22	14:54	TLR	2	00/00/00	\$0.00		
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Ch/Sg	000	06/09/22	13:47	TLR	2	00/00/00	\$0.00	136/12	
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Ch/St	000	06/09/22	13:47	TLR	2	00/00/00	\$0.00	ACT New:ATA	
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Se/en	000	06/02/22	18:05	TLR	2	00/00/00	\$0.00		
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Se/en	000	06/02/22	14:23	LRW	1	00/00/00	\$0.00		
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Se/en	000	06/01/22	11:47	TLR	2	00/00/00	\$0.00		
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Ch/Cb	001	04/28/22	10:14	TLR	2	00/00/00	\$0.00	REPORTED	
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Se/en	000	03/24/22	11:55	TLR	2	00/00/00	\$0.00		
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CO/	000	03/01/22	08:54	TLR	2	00/00/00	\$0.00	MIKE RAKE ATTY IS HANDLING. SUIT HAS BEEN FILED	
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Ch/Co	000	03/01/22	08:54	TLR	2	00/00/00	\$0.00	01-0145	
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Se/en	000	01/20/22	10:00	LRW	1	00/00/00	\$0.00		
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Se/en	000	11/24/21	18:05	LRW	1	00/00/00	\$0.00		
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CO/	000	11/02/21	12:53	TLR	2	00/00/00	\$0.00	MIKE RAKE ATTY IS HANDLING ACCOUNT	
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Se/en	000	11/01/21	15:00	TLR	2	00/00/00	\$0.00		
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Se/en	000	10/27/21	14:36	LRW	2	00/00/00	\$0.00		
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Ch/Cb	001	10/27/21	13:19	TLR	1	00/00/00	\$0.00	REPORTED	
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Se/en	000	10/27/21	11:50	TLR	1	00/00/00	\$0.00		
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TR/LM	000	10/27/21	11:47	LRW	2	00/00/00	\$0.00		
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RL/GI	000	10/27/21	11:47	LRW	2	00/00/00	\$0.00	TEXT FROM TOM- CALL BOB ROSS	
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Se/en	000	10/27/21	11:44	TLR	2	00/00/00	\$0.00		
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Se/en	000	08/31/21	15:27	TLR	2	00/00/00	\$0.00		
PO/GI	000	08/08/21	14:52	LRW	1	00/00/00	\$0.00	TOM SAYS NO DO NOT CALL	
PO/GI	000	08/28/21	10:51	LRW	6	00/00/00	\$0.00	SENT TEXT TO TOM TO SEE IF OK TO CALL	
Se/en	000	08/25/21	15:42	TLR	2	00/00/00	\$0.00		
TR/TT	000	08/23/21	14:02	LRW	R	00/00/00	\$0.00	DBTR SAYS APFA WILL NOT DISCU SS THIS BAL . CANNOT PAY UNTIL HE IS ABLE TO TALK TO APFA. WANTS TO TALK TO APFA	
TR/LM	000	08/23/21	11:02	LRW	1	00/00/00	\$0.00		
TR/LM	000	08/20/21	10:55	LRW	1	00/00/00	\$0.00		
TR/LM	000	08/20/21	10:54	LRW	1	00/00/00	\$0.00		
TR/LM	000	08/19/21	17:51	LRW	2	00/00/00	\$0.00		
RM/	000	08/19/21	17:50	LRW	01-0145	2	08/23/21	\$0.00	CALL HIM
TR/LM	000	08/19/21	17:50	LRW	2	00/00/00	\$0.00		
TR/LM	000	08/18/21	12:36	LRW	R	00/00/00	\$0.00		
TR/LM	000	08/18/21	12:33	LRW	R	00/00/00	\$0.00		
RM/	000	08/17/21	18:09	LRW	01-0145	2	08/18/21	\$0.00	
TR/LM	000	08/17/21	18:09	LRW	2	00/00/00	\$0.00		
TR/LM	000	08/17/21	15:22	LRW	2	00/00/00	\$0.00		
Se/en	000	08/17/21	15:20	TLR	2	00/00/00	\$0.00		
Se/en	000	08/17/21	11:04	TLR	2	00/00/00	\$0.00		
Ch/Sg	000	08/17/21	10:03	TLR	2	00/00/00	\$0.00	166/4	
Ch/St	000	08/17/21	10:03	TLR	2	00/00/00	\$0.00	DIB New:ACT	
Se/en	000	07/09/21	13:40	TLR	2	00/00/00	\$0.00		
Se/en	000	06/30/21	13:37	TLR	2	00/00/00	\$0.00		
Se/en	000	06/29/21	17:30	TLR	2	00/00/00	\$0.00		
Ch/CD	001	06/25/21	11:41	AEE	1	00/00/00	\$0.00	07/31/2018	
Se/en	000	05/26/21	11:37	TLR	2	00/00/00	\$0.00		
TR/LM	000	05/25/21	10:20	LRW	2	00/00/00	\$0.00	PER TOM TO DO SO	
PO/GI	000	05/25/21	10:19	LRW	2	00/00/00	\$0.00	PER TOM TO CALL HIM	
Se/en	000	05/25/21	09:37	LRW	2	00/00/00	\$0.00		
Se/en	000	04/15/21	08:53	AEE	3	00/00/00	\$0.00		
CO/	000	04/14/21	13:48	AEE	1	00/00/00	\$0.00	MAILED ITM AND DIB CERTIFIED TO UPDATED ADDRESS	
LS/	000	04/14/21	13:41	AEE		00/00/00	\$0.00	#45 DISPUTE	
RC/TT	000	04/14/21	13:08	LRW	3	00/00/00	\$0.00	DBR WANTS TOM # . SAYS THEY F ORWARDED TOM EMAIL TO HIM. HE IS NOT HAPPY. SAYS THIS MA DE HIM LOOK BAD ABOUT REFI AND HE IS STALLING WRITTEN IN LTR	
TR/TT	000	04/14/21	11:57	LRW	R	00/00/00	\$0.00	DBTR IS NOT HAPPY SAYS CL HAS BEEN SENDING STATEMENTS TO CA ADDY AND WE SHOULD HAVEGOTTEN NEW ADDY WHEN SENT TO US	
TR/TT	000	04/14/21	11:55	LRW	R	00/00/00	\$0.00	DBTR SAYS HE IS ON THE BOARD OF APFA . SAYS HE IS REFI SAYS HE WILL PROVE THIS IS NO T DUE . THEY ARE TRYING TO GET HIM OFF THE BOARD .HMM	
TR/TT	000	04/14/21	11:49	LRW	R	00/00/00	\$0.00	DBTR GOT NEW ADDY SAYS CL HAS BEEN SENDING STATEMNTS TO HIM IN CA.. TOLD HIM I WOULD GET INFO MAILED TO NEW ADDY IN CA TOM SAYS EMAIL AMIE	
Ch/AI	000	04/14/21	11:36	LRW	R	00/00/00	\$0.00	2405 JOHNSON RD SOUTHLAKE TX 76092	
RM/	000	04/13/21	16:32	LRW	01-0145	3	04/14/21	\$0.00	
Se/en	000	04/13/21	16:32	TLR	1	00/00/00	\$0.00		
TR/LM	000	04/13/21	16:27	LRW	R	00/00/00	\$0.00		
CO/	000	04/13/21	16:25	TLR	2	00/00/00	\$0.00	THIS COLLECTED	
RM/	000	04/13/21	16:25	TLR	01-0145	2	04/13/21	\$0.00	CLIENT IS ASKING ABOUT THIS DBTR. HE DISPUTED AND WE SENT ITM AND DISPUTE RESPONSE. CALL HIM BUT BE VERY NICE AND SEE WHERE WE ARE SITTING ON GETTIN
Se/en	000	04/02/21	09:35	TLR	2	00/00/00	\$0.00		
LS/	000	03/09/21	23:08	SCHD		00/00/00	\$0.00	#50 DISPUTE FORM	
Se/en	000	03/09/21	16:51	AEE	1	00/00/00	\$0.00		
LS/	000	03/09/21	16:51	AEE		00/00/00	\$0.00	#45 DISPUTE	
Se/en	000	03/09/21	15:59	AEE	1	00/00/00	\$0.00		
Ch/Sg	000	03/09/21	15:43	AEE	1	00/00/00	\$0.00	33/3	
Ch/St	000	03/09/21	15:43	AEE	1	00/00/00	\$0.00	ACT New:DIB	
Ch/Cb	001	03/09/21	15:43	AEE	1	00/00/00	\$0.00	UNDISPUTED	
CO/	000	03/09/21	15:43	AEE	1	00/00/00	\$0.00	DIB PER COLLECTOR	
TR/TT	000	03/09/21	14:51	LRW	R	00/00/00	\$0.00	DBTR IS DISPUTING BAL TOLD HI M HE WOULD GET STATEMENT AND H E WOULD HAVE TO CALL ME TO RES OVE AFTER RECV STATEMENT	
TR/TT	000	03/09/21	14:45	LRW	R	00/00/00	\$0.00	DBTR IS STRAPPED FOR MONEY	
TR/TT	000	03/09/21	14:43	LRW	R	00/00/00	\$0.00	DBTR IS DISPUTING THAT THE B AL SHOULD BE LOWER. THEY RECVD LTR SHOWING IT WAS SENT HEREW	
RM/	000	03/09/21	14:02	AEE	01-0145	2	03/09/21	\$0.00	ADDED 2 PH#'S, ONE IS IN AI WINDOW

Case 4:22-cv-00343-Y Document 174 Filed 12/01/23 Page 44 of 44 PageID 3507

Ch/Co	000	03/09/21	09:22	TLR	2	00/00/00	\$0.00	01-0125
LS/	000	03/01/21	00:12	SCH	00	00/00	\$0.00	NO CREDIT NOTICE
Se/en	000	02/27/21	09:06	TLR	1	00/00/00	\$0.00	
LS/	000	01/29/21	23:29	SCHD		00/00/00	\$0.00	#114 FIRST DEMAND
